gained in Hagerstown during the past three years. In doing so, you have 6,103 more people, 1,700 more households, 1,547 more school children \$12 mlilion more personal income per year, \$3,893,000 more bank deposits, 21 more retail establishments, 1,100 more employed in non-manufacturing and \$5,627,000 more in retail sales per year. So, 1,700 new jobs, or 200 new jobs — or any number of new jobs, for that matter — are not to be sneered at when the economic health of a community is being considered.

Of course, industrial development has its costs, and sometimes they can be high. It costs money, as we all know, to educate the 1,547 additional school children we were talking about. The new factories and the new employees will demand increased services, entailing capital outlays and increased community expenditures. New streets and highways will have to be built. Water and sewerage facilities will have to be expanded. There will be a requirement for more police and fire protection, for more hospiatl facilities, increased health and welfare services. But we Americans like to move ahead, to explore new frontiers, to meet new challenges. We believe in progress, and we are willing to face the problems that go withit. Better a tempest, we think, than the doldrums.

I am no prophet, but I foresee a bright and prosperous future for Maryland, which, of course, includes the lovely mountainous area of our State. The great Appalachain region of our country, of which our three mountain counties are economically and socially a part, has been described as "the nation's economic problem no. 1." But its ills have been diagnosed and effective remedies are being prescribed.

Three years ago, at a meeting in Annapolis called by me, the Governors of the Appalachian States set up the Appalachian Governors Conference to study and solve the economic problems which beset the region. Seeds were sown in this Conference of governors for the establishment of President Kennedy's Area Redevelopment Administration and the President's Appalachian Regional Commission which are attempting to find a permanent remedy for the economic ailments which afflict us. And incidentally, the plan that was conceived in Annapolis in May, 1960, will have come full circle with a meeting which will be held here in Hagerstown on November 22.

In recognition of the peculiar problems of the Appalachian region, President Kennedy established the Appalachian Region Commission, which is headed by Franklin D. Roosevelt, Jr., the Under-Secretary of Commerce. Mr. Roosevelt and key members of his staff will be here to discuss with the civit and governmental leaders of the three